



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name KEYCORP

City/State CLEVELAND, OH

Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 181,526,852

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

KEYCORP
127 PUBLIC SQUARE

CLEVELAND, OH 441141306

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	175,423,831	155,395,652	162,097,121	144,193,037	138,685,567
Net income (\$000)	1,349,954	332,953	1,343,978	1,716,897	1,865,383
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.32	2.65	23	2.59	2.84	28	2.51	2.77	25	2.73	3.01	29	2.84	3.08	28
+ Non-interest income	1.68	1.11	78	1.50	1.14	71	1.63	1.21	73	1.69	1.32	75	1.79	1.31	74
- Overhead expense	2.45	2.24	66	2.50	2.63	52	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66
- Provision for credit losses	-0.36	-0.15	18	1.08	0.85	69	0.63	0.51	68	0.31	0.15	84	0.17	0.14	70
+ Securities gains (losses)	0	0.01	50	0.01	0.03	54	0	0.02	45	0.01	0.01	76	0	0	50
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.93	1.79	64	0.51	0.64	32	0.98	1.04	41	1.42	1.56	36	1.61	1.57	49
Net operating income	1.53	1.36	69	0.42	0.48	36	0.82	0.81	44	1.18	1.19	43	1.34	1.24	61
Net income	1.54	1.35	69	0.43	0.50	36	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.70	3.14	19	3.44	3.78	25	3.15	3.55	24	4.01	4.41	25	3.89	4.24	26
Interest expense	0.19	0.27	36	0.62	0.66	51	0.44	0.52	45	1.01	1.08	46	0.77	0.86	44
Net interest income (tax equivalent)	2.51	2.85	25	2.82	3.10	28	2.72	3.01	25	3	3.33	28	3.12	3.38	28
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.27	0.13	81	0.35	0.28	67	0.42	0.27	77	0.46	0.21	86	0.27	0.22	72
Earnings coverage of net loan and lease losses (X)	10.27	4.52	40	6.40	21.56	34	5.68	22.91	25	5.70	24.40	23	10.02	21.75	36
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.39	40	1.64	1.51	67	1.63	1.58	62	0.95	0.83	65	0.99	0.90	64
Allowance for loan and lease losses / Total loans and leases	1.21	1.37	41	1.61	1.48	68	1.61	1.55	62	0.94	0.81	63	0.98	0.89	63
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.73	0.63	65	0.88	0.66	75	0.90	0.71	72	0.78	0.57	73	0.69	0.61	64
30-89 days past due loans and leases / Total loans and leases	0.19	0.27	46	0.39	0.36	64	0.25	0.39	37	0.43	0.43	60	0.38	0.44	46
Liquidity and Funding															
Net noncore funding dependence	-5.95	-1.82	37	-2.71	6.94	26	-3.84	3.20	32	8.83	14.45	34	10.93	16.62	31
Net short-term noncore funding dependence	-12.22	-8.21	30	-9.55	-2.29	22	-10.85	-4.76	24	1.95	3.38	37	1.94	4.66	26
Net loans and leases / Total assets	56	59.81	35	62.31	63.21	36	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37
Capitalization															
Tier 1 leverage ratio	8.72	9.11	40	8.80	9.03	47	8.94	9.13	45	9.88	9.76	60	9.89	9.71	59
Holding company equity capital / Total assets	9.88	10.88	37	10.20	11.06	40	10.49	11.16	40	11.70	12.43	42	11.14	12.22	37
Total equity capital (including minority interest) / Total assets	9.88	11.01	34	10.20	11.18	37	10.49	11.29	38	11.70	12.57	39	11.14	12.27	36
Common equity tier 1 capital / Total risk-weighted assets	9.89	12.69	6	9.09	12.01	5	9.73	12.38	8	9.44	12.17	8	9.93	12.12	13
Net loans and leases / Equity capital (X)	5.67	5.51	56	6.11	5.78	59	5.66	5.58	54	5.63	5.21	63	5.83	5.29	62
Cash dividends / Net income	30.45	25.30	61	124.43	60.26	88	61.69	42.30	78	46.83	33.12	78	35.13	27.31	68
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	5.52	9.29	41	18.55	17.07	60	17.72	16.68	57	3.95	9.26	36	1.43	7	21
Equity capital	2.28	9.31	13	3.38	6.16	44	5.54	6.99	48	9.25	10.49	60	3.81	7.89	42
Net loans and leases	-5.17	0.79	25	14.30	13.26	61	6.13	9.07	45	5.48	9.10	47	3.34	7.89	29
Noncore funding	-14.97	-23.76	62	-10.38	-2.41	38	-4.60	-12.18	60	-17.70	6.59	17	-1.33	10.67	28
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	11.53	0.98	93	5.58	0.77	89	5.86	1.02	87	0	1.14	37
Long-term debt / Equity capital	17.67	11.05	78	18.94	13.39	74	18.19	13.56	75	20.17	13.04	74	25.19	13.37	76
Equity investment in subsidiaries / Equity capital	104.03	103.07	56	105.40	103.11	66	104.06	102.81	60	105.40	103.22	65	106.15	103.10	68
Cash from ops + noncash items + op expense / Op expense + dividends	137.70	130.64	56	115.31	154.33	44	135.06	147.24	53	150.90	190.27	39	215.12	174.91	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,739,916	1,976,608	3,802,790	4,173,449	3,928,464	-11.97	62.13
Income from lease financing receivables.....	57,971	69,079	132,240	156,039	160,800	-16.08	-16.16
Fully taxable income on loans and leases.....	1,747,875	1,989,190	3,826,893	4,212,743	3,974,739	-12.13	57.01
Tax-exempt income on loans and leases.....	50,012	56,497	108,137	116,745	114,525	-11.48	71.61
Estimated tax benefit on income on loans and leases.....	13,325	15,379	29,051	31,960	31,377	-13.36	-17.43
Income on loans and leases (tax equivalent).....	1,811,212	2,061,066	3,964,081	4,361,448	4,120,641	-12.12	56.35
Investment interest income (tax equivalent).....	352,189	368,401	707,862	799,130	692,778	-4.40	78.79
Interest on balances due from depository institutions.....	11,347	12,431	16,901	59,539	45,496	-8.72	11.82
Interest income on other earning assets.....	13,597	14,457	24,886	45,819	49,634	-5.95	-21.64
Total interest income (tax equivalent).....	2,188,345	2,456,355	4,713,730	5,265,936	4,908,549	-10.91	58.24
Interest on time deposits of \$250K or more.....	1,548	8,689	11,875	39,952	35,610	-82.18	
Interest on time deposits < \$250K.....	15,077	87,936	126,707	243,340	170,833	-82.85	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	20,472	168,496	208,796	569,874	310,964	-87.85	-35.06
Interest on other borrowings and trading liabilities.....	84,894	146,546	243,579	415,550	402,700	-42.07	5.46
Interest on subordinated debt and mandatory convertible securities.....	32,764	29,432	60,079	56,687	48,813	11.32	60.28
Total interest expense.....	154,755	441,099	651,036	1,325,403	968,920	-64.92	-6.87
Net interest income (tax equivalent).....	2,033,590	2,015,256	4,062,694	3,940,533	3,939,629	0.91	67.13
Non-interest income.....	1,475,159	1,166,824	2,642,780	2,435,426	2,488,793	26.43	64.11
Adjusted operating income (tax equivalent).....	3,508,749	3,182,080	6,705,474	6,375,959	6,428,422	10.27	65.84
Overhead expense.....	2,149,706	1,939,874	4,102,074	3,900,483	3,972,823	10.82	49.01
Provision for credit losses.....	-314,411	840,791	1,021,324	441,227	240,154		
Securities gains (losses).....	353	4,122	4,122	20,020	0	-91.44	5783.33
Other tax equivalent adjustments.....	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	1,690,818	397,669	1,585,812	2,053,531	2,233,892	325.18	221.40
Applicable income taxes.....	336,050	52,609	226,908	313,946	343,644	538.77	170.37
Tax equivalent adjustments.....	13,325	15,401	29,089	32,020	31,464	-13.48	-18.13
Applicable income taxes (tax equivalent).....	349,375	68,010	255,997	345,966	375,108	413.71	148.55
Minority interest.....	0	0	0	0	39		
Net income before discontinued operations, net of minority interest.....	1,341,443	329,659	1,329,815	1,707,565	1,858,745	306.92	247.09
Discontinued operations, net of applicable income taxes.....	8,511	3,294	14,163	9,332	6,638	158.38	
Net income attributable to holding company.....	1,349,954	332,953	1,343,978	1,716,897	1,865,383	305.45	246.14
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,349,954	332,953	1,343,978	1,716,897	1,865,422	305.45	247.01
Investment securities income (tax equivalent).....	352,189	368,401	707,862	799,130	692,778	-4.40	78.79
US Treasury and agency securities (excluding mortgage-backed securities).....	4,972	2,523	7,259	4,985	2,688	97.07	
Mortgage-backed securities.....	346,851	365,345	699,655	793,318	689,142	-5.06	76.69
All other securities.....	366	533	948	827	948	-31.34	-45.60
Cash dividends declared.....	411,071	414,294	829,053	804,010	655,331	-0.78	181.48
Common.....	357,971	361,194	722,853	707,232	589,451	-0.89	165.56
Preferred.....	53,100	53,100	106,200	96,778	65,880	0.00	372.50

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.49	2.92	19	3.16	3.46	24	2.91	3.27	20	3.65	4	24	3.54	3.87	25
Less: Interest expense	0.18	0.25	34	0.57	0.61	50	0.40	0.48	45	0.92	0.98	46	0.70	0.79	44
Equals: Net interest income (tax equivalent)	2.32	2.65	23	2.59	2.84	28	2.51	2.77	25	2.73	3.01	29	2.84	3.08	28
Plus: Non-interest income	1.68	1.11	78	1.50	1.14	71	1.63	1.21	73	1.69	1.32	75	1.79	1.31	74
Equals: adjusted operating income (tax equivalent)	4	3.82	66	4.10	4.05	56	4.14	4.04	61	4.42	4.41	54	4.64	4.46	62
Less: Overhead expense	2.45	2.24	66	2.50	2.63	52	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66
Less: Provision for credit losses	-0.36	-0.15	18	1.08	0.85	69	0.63	0.51	68	0.31	0.15	84	0.17	0.14	70
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	50	0.01	0.03	54	0	0.02	45	0.01	0.01	76	0	0	50
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.93	1.79	64	0.51	0.64	32	0.98	1.04	41	1.42	1.56	36	1.61	1.57	49
Less: Applicable income taxes (tax equivalent)	0.40	0.41	51	0.09	0.16	27	0.16	0.23	28	0.24	0.36	20	0.27	0.33	29
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	70
Equals: Net operating income	1.53	1.36	69	0.42	0.48	36	0.82	0.81	44	1.18	1.19	43	1.34	1.24	61
Plus: Net extraordinary items	0.01	0	99	0	0	97	0.01	0	97	0.01	0	99	0	0	97
Equals: Net income	1.54	1.35	69	0.43	0.50	36	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60
Memo: Net income (last four quarters)	1.37	1.25	66	0.81	0.81	39	0.83	0.82	44	1.19	1.19	45	1.35	1.24	60
Net income—BHC and noncontrolling (minority) interest	1.54	1.37	68	0.43	0.50	36	0.83	0.83	44	1.19	1.20	45	1.35	1.25	59
Margin Analysis															
Average earning assets / Average assets	92.40	93.15	38	92	91.74	54	92.29	92.32	50	91.04	91.05	50	91.07	91.48	46
Average interest-bearing funds / Average assets	61.51	62.32	52	66.43	65.48	57	64.37	64.06	55	66.19	65.57	50	64.39	65.56	44
Interest income (tax equivalent) / Average earning assets	2.70	3.14	19	3.44	3.78	25	3.15	3.55	24	4.01	4.41	25	3.89	4.24	26
Interest expense / Average earning assets	0.19	0.27	36	0.62	0.66	51	0.44	0.52	45	1.01	1.08	46	0.77	0.86	44
Net interest income (tax equivalent) / Average earning assets	2.51	2.85	25	2.82	3.10	28	2.72	3.01	25	3	3.33	28	3.12	3.38	28
Yield or Cost															
Total loans and leases (tax equivalent)	3.52	4.05	22	3.92	4.44	17	3.76	4.27	20	4.65	5.09	24	4.53	4.95	22
Interest-bearing bank balances	0.13	0.11	83	0.39	0.50	36	0.18	0.27	21	2.84	2.04	86	1.86	1.64	69
Federal funds sold and reverse repos	0.22	0.26	58	0.40	0.94	28	0.13	0.68	21	2.23	2.44	46	1.82	2.17	29
Trading assets	0.78	0.42	73	1.04	0.67	69	0.83	0.60	70	1.96	0.99	72	1.96	1.11	70
Total earning assets	2.68	3.11	24	3.41	3.74	26	3.13	3.51	24	3.99	4.36	26	3.86	4.20	26
Investment securities (tax equivalent)	1.83	1.80	51	2.46	2.51	43	2.15	2.25	40	2.48	2.76	27	2.27	2.68	16
US Treasury and agency securities (excluding mortgage-backed securities)	0.20	1.28	6	0.27	2.01	2	0.28	1.75	3	1.73	2.32	14	1.79	2.05	30
Mortgage-backed securities	1.94	1.56	84	2.53	2.33	74	2.31	2.05	74	2.49	2.61	31	2.25	2.50	17
All other securities	1.95	2.91	19	2.92	3.48	30	2.35	3.24	18	2.16	4.06	6	2.48	4.20	10
Interest-bearing deposits	0.08	0.24	14	0.62	0.70	47	0.39	0.53	36	1.05	1.10	48	0.70	0.81	44
Time deposits of \$250K or more	0.36	0.76	14	0.83	1.67	5	0.71	1.42	6	1.32	1.96	9	1.34	1.44	37
Time deposits < \$250K	0.70	0.72	55	2.19	1.58	94	1.84	1.36	88	2.44	1.82	90	1.71	1.29	75
Other domestic deposits	0.05	0.17	11	0.44	0.50	47	0.26	0.36	39	0.84	0.93	44	0.50	0.67	38
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.03	0.19	15	1.04	0.85	74	0.88	0.62	78	0.66	1.86	21	1.13	1.51	37
Other borrowed funds and trading liabilities	1.32	1.31	51	1.87	1.62	66	1.69	1.50	61	2.97	2.38	82	2.76	2.28	81
All interest-bearing funds	0.29	0.40	33	0.85	0.92	51	0.62	0.74	41	1.39	1.49	46	1.09	1.19	47

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	1,475,159	1,166,824	2,642,780	2,435,426	2,488,793
Fiduciary activities income	137,268	122,109	254,769	237,419	233,390
Service charges on deposit accounts - domestic	156,225	152,156	310,803	337,206	348,917
Trading revenue	46,502	-38,763	23,435	37,915	51,425
Investment banking fees and commissions	307,234	236,461	549,520	492,877	496,500
Insurance activities revenue	6,838	5,213	10,069	9,082	30,949
Venture capital revenue	0	0	0	0	0
Net servicing fees	103,494	36,446	105,331	101,468	90,419
Net securitization income	0	0	2,688	4,730	0
Net gains (losses) on sales of loans, OREO, other assets	166,382	195,436	387,653	243,918	202,335
Other non-interest income	551,216	457,766	998,512	970,811	1,034,858
Total overhead expenses	2,149,706	1,939,874	4,102,074	3,900,483	3,972,823
Personnel expense	1,246,638	1,086,668	2,336,052	2,249,595	2,312,926
Net occupancy expense	201,416	196,646	397,052	394,757	415,248
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	29,265	34,813	65,083	88,806	99,564
Other operating expenses	672,387	621,747	1,303,887	1,167,325	1,145,085
Fee income on mutual funds and annuities	64,317	54,472	114,591	113,476	115,390
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	18,734	17,956	18,387	17,633	18,405
Average personnel expense per employee	66.54	60.52	127.05	127.58	125.67
Average assets per employee	9,363.93	8,654.25	8,815.85	8,177.45	7,535.21

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	4.36	2.15	78	4.67	2.20	81	4.34	2.02	80	4.66	2.72	74	4.64	3.08	71
Overhead expenses / Net Interest Income + non-interest income	61.50	59.03	59	61.26	63.28	49	61.44	62.28	48	61.48	61.29	55	62.10	60.88	55
Percent of Average Assets															
Total overhead expense	2.45	2.24	66	2.50	2.63	52	2.53	2.57	60	2.71	2.69	58	2.86	2.71	66
Personnel expense	1.42	1.25	68	1.40	1.31	60	1.44	1.30	65	1.56	1.41	64	1.67	1.44	75
Net occupancy expense	0.23	0.24	46	0.25	0.26	48	0.24	0.26	43	0.27	0.28	50	0.30	0.28	58
Other operating expenses	0.80	0.73	71	0.85	0.99	53	0.84	0.94	59	0.87	0.97	51	0.90	0.97	52
Overhead less non-interest income	0.77	1.10	21	0.99	1.36	24	0.90	1.25	22	1.02	1.32	26	1.07	1.38	26
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.27	58.45	62	60.96	62.83	50	61.18	61.82	52	61.17	60.64	56	61.80	60.37	56
Personnel expense	35.53	33.10	64	34.15	32.43	53	34.84	32.36	62	35.28	32.39	66	35.98	32.51	70
Net occupancy expense	5.74	6.33	40	6.18	6.65	39	5.92	6.58	38	6.19	6.52	42	6.46	6.48	52
Other operating expenses	20	18.60	64	20.63	23.06	48	20.42	22.28	54	19.70	21.20	50	19.36	20.90	45
Total non-interest income	42.04	28.18	81	36.67	27.40	75	39.41	28.83	76	38.20	29.23	75	38.72	28.50	73
Fiduciary activities income	3.91	2.24	75	3.84	2.10	75	3.80	2.09	75	3.72	1.97	76	3.63	2.14	75
Service charges on domestic deposit accounts	4.45	3.19	74	4.78	3.35	75	4.64	3.27	78	5.29	3.88	68	5.43	4.15	63
Trading revenue	1.33	0.72	80	-1.22	1.60	3	0.35	1.28	54	0.59	1.18	56	0.80	0.85	68
Investment banking fees and commissions	8.76	2.52	87	7.43	2.64	86	8.20	2.46	88	7.73	3.54	80	7.72	3.42	82
Insurance activities revenue	0.19	0.37	64	0.16	0.39	64	0.15	0.41	62	0.14	0.47	57	0.48	0.47	74
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	2.95	0.55	90	1.15	-0.20	92	1.57	0.01	92	1.59	0.28	92	1.41	0.65	79
Net securitization income	0	0.01	44	0	0	46	0.04	0	92	0.07	0.01	91	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.74	3.83	70	6.14	2.89	82	5.78	3.92	72	3.83	1.86	81	3.15	1.61	77
Other non-interest income	15.71	9.26	84	14.39	9.31	81	14.89	9.65	80	15.23	10.04	80	16.10	9.86	84
Overhead less non-interest income	19.22	29.94	21	24.29	34.19	21	21.76	31.93	20	22.98	31.06	24	23.09	31.46	22
Applicable income taxes / Pretax net operating income (tax equivalent)	19.87	21.54	29	13.23	18.39	20	14.31	18.63	20	15.29	20.56	13	15.38	19.04	20
Applicable income tax + TE / Pretax net operating income + TE	20.66	23.10	16	17.10	22.75	14	16.14	21.18	15	16.85	23.23	8	16.79	21.56	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	37,578,858	34,672,476	34,609,233	33,258,223	33,564,198	8.38	70.04
Commercial and industrial loans	39,747,569	46,443,834	42,458,187	37,877,346	35,782,658	-14.42	53.12
Loans to individuals	10,359,510	11,033,795	11,314,116	10,234,895	7,660,261	-6.11	124.44
Loans to depository institutions and acceptances of other banks	34,900	31,687	14,874	75,689	141,453	10.14	2.20
Agricultural loans	457,231	577,505	466,278	628,519	709,116	-20.83	-25.65
Other loans and leases	14,727,075	16,187,127	14,615,788	14,770,609	13,995,307	-9.02	34.40
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	102,905,143	108,946,424	103,478,476	96,845,281	91,852,993	-5.55	60.09
Less: Allowance for loan and lease losses	1,249,384	1,750,935	1,662,780	909,944	897,532	-28.64	43.02
Net loans and leases	101,655,759	107,195,489	101,815,696	95,935,337	90,955,461	-5.17	60.32
Debt securities that reprice or mature in over 1 year	39,803,908	27,812,596	32,652,029	30,075,243	29,116,707	43.11	105.52
Mutual funds and equity securities	0	0	0	0	0		-100.00
Subtotal	141,459,667	135,008,085	134,467,725	126,010,580	120,072,168	4.78	70.89
Interest-bearing bank balances	19,862,511	14,027,919	15,689,427	1,206,588	2,261,852	41.59	221.52
Federal funds sold and reverse repos	505,025	8,521	505,775	5,481	14,837	5826.83	14182.38
Debt securities that reprice or mature within 1 year	1,009,144	4,862,640	2,499,433	1,834,412	1,830,081	-79.25	6963.87
Trading assets	2,914,945	2,618,843	2,410,788	1,754,688	1,311,188	11.31	61.84
Total earning assets	165,751,292	156,526,008	155,573,148	130,811,749	125,490,126	5.89	82.60
Non-interest-bearing cash and due from depository institutions	1,007,935	1,100,131	1,102,746	812,789	1,054,105	-8.38	7.21
Premises, fixed assets, and leases	1,404,109	1,405,251	1,397,337	1,482,489	881,757	-0.08	89.13
Other real estate owned	24,058	124,366	109,394	45,167	44,171	-80.66	23.49
Investment in unconsolidated subsidiaries	17,419	16,127	17,487	17,486	17,393	8.01	-33.02
Intangible and other assets	13,322,039	12,866,865	13,171,118	12,399,952	12,550,238	3.54	49.59
Total assets	181,526,852	172,038,748	171,371,230	145,569,632	140,037,790	5.52	79.01
Quarterly average assets	178,462,412	164,129,278	168,886,528	146,395,946	141,075,252	8.73	80.17
Average loans and leases (YTD)	103,013,752	105,047,703	105,436,958	93,867,868	91,019,261	-1.94	63.12
Memoranda							
Loans held-for-sale	1,536,692	2,007,133	1,582,634	1,334,052	1,227,043	-23.44	247.43
Loans not held-for-sale	101,368,451	106,939,291	101,895,842	95,511,229	90,625,950	-5.21	58.79
Real estate loans secured by 1-4 family	21,409,855	18,181,288	18,921,590	17,436,457	16,719,893	17.76	73.14
Commercial real estate loans	16,092,873	16,389,191	15,590,438	15,704,741	16,709,770	-1.81	67.79
Construction and land development	2,132,321	1,920,897	1,988,000	1,559,806	1,668,558	11.01	141.11
Multifamily	4,279,632	4,476,222	4,123,093	4,214,718	4,837,056	-4.39	74.76
Nonfarm nonresidential	9,680,920	9,992,072	9,479,345	9,930,217	10,204,156	-3.11	54.70
Real estate loans secured by farmland	76,130	101,997	97,205	117,025	134,535	-25.36	-46.53
Total investment securities	40,813,052	32,675,236	35,151,462	31,909,655	30,946,788	24.91	110.55
U.S. Treasury securities	4,886,133	3,463,884	1,000,000	293,777	44,427	41.06	999999.00
US agency securities (excluding mortgage-backed securities)	575	637	604	40,648	102,320	-9.73	
Municipal securities	0	3,501	0	4,070	6,393	-100.00	-100.00
Mortgage-backed securities	35,875,347	29,170,148	34,105,021	31,534,082	30,761,385	22.99	85.60
Asset-backed securities	14,286	9,426	19,271	11,515	0	51.56	
Other debt securities	36,711	27,640	26,566	25,563	32,263	32.82	-8.67
Mutual funds and equity securities	0	0	0	0	0		-100.00
Available-for-sale securities	34,638,347	23,599,770	27,556,113	21,842,433	19,427,601	46.77	138.04
U.S. Treasury securities	4,886,133	3,463,884	1,000,000	293,777	44,427	41.06	999999.00
US agency securities (excluding mortgage-backed securities)	575	637	604	40,648	102,320	-9.73	
Municipal securities	0	3,501	0	4,070	6,393	-100.00	-100.00
Mortgage-backed securities	29,729,944	20,120,224	26,543,985	21,493,562	19,254,086	47.76	104.75
Asset-backed securities	0	0	0	0	0		
Other debt securities	21,695	11,524	11,524	10,376	20,375	88.26	26.87
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	299,468	445,954	427,517	48,931	-397,578	-32.85	425.42
Available-for-sale securities appreciation (depreciation)	163,994	851,159	746,127	150,927	-488,053	-80.73	-20.30
Structured notes, fair value	16	116	42	187	388	-86.21	-98.54
Pledged securities	13,677,474	11,886,944	13,621,702	7,967,034	9,002,645	15.06	141.31

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,254,607	9,717,347	7,959,461	2,887,360	2,153,820	-15.05	198.71
NOW, ATS and transaction accounts	6,550,505	6,677,267	3,873,754	2,796,171	983,355	-1.90	271.59
Time deposits less brokered deposits < \$250K	2,948,346	6,094,957	4,007,349	8,236,377	8,397,613	-51.63	
MMDA and other savings accounts	126,915,141	110,676,886	117,733,109	94,558,039	91,022,690	14.67	97.74
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	144,668,599	133,166,457	133,573,673	108,477,947	102,557,478	8.64	101.66
Time deposits of \$250K or more	721,350	1,554,891	970,879	2,607,575	2,936,613	-53.61	
Foreign deposits	3	3	0	107	483	0.00	-99.75
Federal funds purchased and repos	210,630	267,291	219,739	386,588	318,446	-21.20	-41.52
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,379,426	3,546,021	2,275,740	2,009,923	2,260,755	-32.90	193.22
Other borrowings w/remaining maturity over 1 year	8,758,491	9,027,772	9,300,330	8,372,903	9,805,371	-2.98	-1.73
Brokered deposits < \$250K	882,309	837,123	762,452	804,121	1,909,751	5.40	
Noncore funding	12,952,209	15,233,101	13,529,140	14,181,217	17,231,419	-14.97	-5.46
Trading liabilities	874,815	1,023,505	912,301	899,506	938,620	-14.53	-39.20
Subordinated notes and debentures + trust preferred securities	2,086,315	2,161,995	2,132,998	2,065,686	1,666,221	-3.50	25.41
Other liabilities	3,003,235	2,911,289	3,241,553	2,907,158	2,047,670	3.16	94.03
Total liabilities	163,585,173	154,496,347	153,389,665	128,531,514	124,441,408	5.88	81.58
Equity Capital							
Perpetual preferred stock (including surplus)	1,855,994	1,855,994	1,855,994	1,855,994	1,420,800	0.00	559.74
Common stock	1,256,702	1,256,702	1,256,702	1,256,702	1,256,702	0.00	23.57
Common surplus	6,276,101	6,283,775	6,325,588	6,338,803	6,360,221	-0.12	63.31
Retained earnings	13,689,654	12,154,504	12,750,771	12,468,977	11,556,090	12.63	49.35
Accumulated other comprehensive income	150,180	935,696	737,989	26,262	-818,328	-83.95	
Other equity capital components	-5,287,208	-4,944,437	-4,945,637	-4,908,806	-4,180,691		
Total holding company equity capital	17,941,423	17,542,234	17,981,407	17,037,932	15,594,794	2.28	58.59
Noncontrolling (minority) interest in subsidiaries	256	167	158	186	1,588	53.29	-94.66
Total equity capital, including minority interest	17,941,679	17,542,401	17,981,565	17,038,118	15,596,382	2.28	58.53
Total liabilities and capital	181,526,852	172,038,748	171,371,230	145,569,632	140,037,790	5.52	79.01
Memoranda							
Non-interest-bearing deposits	49,508,429	42,850,557	43,226,321	28,877,565	29,390,910	15.54	89.25
Interest-bearing deposits	96,763,832	92,707,917	92,080,683	83,012,185	78,013,415	4.37	96.70
Total deposits	146,272,261	135,558,474	135,307,004	111,889,750	107,404,325	7.90	94.11
Long-term debt that reprices within 1 year	750,462	650,897	750,734	650,656	251,032	15.30	198.81
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	17,981,407	17,037,932	17,037,932	15,594,794	15,022,570		
Accounting restatements	0	-233,131	-233,131	0	-1,974		
Net income	1,349,954	332,953	1,343,978	1,716,897	1,865,383		
Net sale of new perpetual preferred stock	0	0	0	435,194	412,173		
Net sale of new common stock	43,584	26,270	84,193	85,081	75,738		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	434,642	116,930	134,239	834,614	1,098,162		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	411,071	414,294	829,053	804,010	655,331		
Change in other comprehensive income	-587,809	909,434	711,727	844,590	-25,603		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	17,941,423	17,542,234	17,981,407	17,037,932	15,594,794		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	20.70	36.32	19	20.15	36.22	21	20.20	36.22	20	22.85	37.78	24	23.97	37.19	24
Commercial and industrial loans	21.90	12.25	90	27	14.99	93	24.78	13.52	93	26.02	12.02	94	25.55	12.85	91
Loans to individuals	5.71	3.48	78	6.41	3.53	76	6.60	3.40	78	7.03	4.20	73	5.47	4.31	65
Loans to depository institutions and acceptances of other banks	0.02	0.01	84	0.02	0.04	79	0.01	0.03	78	0.05	0.04	81	0.10	0.05	86
Agricultural loans	0.25	0.21	71	0.34	0.20	75	0.27	0.19	74	0.43	0.24	78	0.51	0.30	78
Other loans and leases	8.11	4.22	80	9.41	4.66	82	8.53	4.63	79	10.15	5.01	86	9.99	5	85
Net loans and leases	56	59.81	35	62.31	63.21	36	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37
Debt securities over 1 year	21.93	17.61	67	16.17	14.01	62	19.05	15.55	68	20.66	14.60	83	20.79	14.63	80
Mutual funds and equity securities	0	0.06	14	0	0.05	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	77.93	78.32	36	78.48	78.43	34	78.47	78.16	36	86.56	79.65	71	85.74	79.97	59
Interest-bearing bank balances	10.94	9.11	63	8.15	6.78	63	9.16	7.51	64	0.83	3.06	22	1.62	3.04	42
Federal funds sold and reverse repos	0.28	0.52	76	0	0.86	65	0.30	0.82	77	0	1.57	59	0.01	1.66	58
Debt securities 1 year or less	0.56	1.53	31	2.83	1.83	75	1.46	1.68	54	1.26	1.91	52	1.31	1.96	54
Trading assets	1.61	0.60	87	1.52	1.09	79	1.41	1.01	82	1.21	1.19	79	0.94	1.33	78
Total earning assets	91.31	91.43	47	90.98	90.72	52	90.78	91.05	45	89.86	89.53	52	89.61	89.74	47
Non-interest cash and due from depository institutions	0.56	1.01	18	0.64	1.08	19	0.64	1.07	18	0.56	1.14	13	0.75	1.21	18
Other real estate owned	0.01	0.02	63	0.07	0.03	89	0.06	0.02	86	0.03	0.03	61	0.03	0.04	57
All other assets	8.14	7.50	60	8.38	8.16	55	8.58	7.82	61	9.58	9.27	56	9.64	8.98	59
Memoranda															
Short-term investments	11.78	12.01	54	10.99	10.58	60	10.91	11.17	55	2.09	7.63	26	2.93	7.80	39
U.S. Treasury securities	2.69	1.08	80	2.01	0.92	78	0.58	0.84	69	0.20	1.03	51	0.03	1.04	42
US agency securities (excluding mortgage-backed securities)	0	0.77	21	0	0.48	24	0	0.63	22	0.03	0.54	29	0.07	0.69	31
Municipal securities	0	1.72	7	0	1.45	18	0	1.69	8	0	1.34	19	0	1.62	19
Mortgage-backed securities	19.76	12.97	79	16.96	11.11	82	19.90	11.75	88	21.66	11.44	92	21.97	11.13	93
Asset-backed securities	0.01	0.38	54	0.01	0.27	54	0.01	0.32	54	0.01	0.28	53	0	0.33	25
Other debt securities	0.02	0.52	31	0.02	0.39	35	0.02	0.42	34	0.02	0.39	36	0.02	0.41	37
Loans held-for-sale	0.85	0.42	81	1.17	0.48	82	0.92	0.52	77	0.92	0.39	81	0.88	0.30	86
Loans held for investment	55.84	59.85	34	62.16	63.46	36	59.46	61.72	36	65.61	63.50	42	64.72	63.93	37
Real estate loans secured by 1-4 family	11.79	11.69	53	10.57	12.29	41	11.04	11.91	46	11.98	13.29	44	11.94	13.46	43
Revolving	2.56	1.45	73	3.42	1.80	78	3.07	1.66	77	4.39	2.07	85	5.22	2.27	89
Closed-end, secured by first liens	9.02	9.84	49	6.77	9.99	35	7.68	9.81	38	7.09	10.69	31	6.14	10.57	27
Closed-end, secured by junior liens	0.22	0.20	70	0.38	0.26	76	0.30	0.22	76	0.50	0.28	81	0.58	0.31	81
Commercial real estate loans	8.87	22.48	16	9.53	21.90	21	9.10	22.22	20	10.79	22.23	27	11.93	21.58	31
Construction and land development	1.17	3.35	24	1.12	3.32	25	1.16	3.40	26	1.07	3.44	27	1.19	3.51	26
Multifamily	2.36	3.31	46	2.60	3.07	50	2.41	3.12	45	2.90	3.01	55	3.45	2.72	70
Nonfarm nonresidential	5.33	14.81	17	5.81	14.50	22	5.53	14.72	21	6.82	14.69	26	7.29	14.44	29
Real estate loans secured by farmland	0.04	0.34	43	0.06	0.33	46	0.06	0.33	44	0.08	0.36	50	0.10	0.41	54

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	36.52	59.66	17	31.83	55.37	15	33.45	57.15	15	34.34	57.46	18	36.54	56.49	20
Real estate loans secured by 1-4 family	20.81	19.82	52	16.69	19.50	38	18.29	19.43	44	18	20.75	38	18.20	21.10	36
Revolving	4.51	2.42	79	5.40	2.79	85	5.08	2.64	83	6.60	3.15	88	7.95	3.50	91
Closed-end	16.29	17.22	49	11.29	16.49	31	13.21	16.59	34	11.41	17.39	30	10.25	17.39	24
Commercial real estate loans	15.64	36.54	16	15.04	32.96	21	15.07	34.63	20	16.22	33.52	23	18.19	32.14	28
Construction and land development	2.07	5.50	23	1.76	4.97	23	1.92	5.26	21	1.61	5.09	21	1.82	5.20	24
1-4 family	0	1.11	8	0	0.93	11	0	0.93	10	0	0.94	15	0	1.02	15
Other	2.07	4.33	28	1.76	3.90	26	1.92	4.19	27	1.61	4.02	23	1.81	4.05	27
Multifamily	4.16	5.34	46	4.11	4.72	53	3.98	4.96	48	4.35	4.69	53	5.27	4.10	71
Nonfarm nonresidential	9.41	24.14	18	9.17	21.76	20	9.16	22.93	19	10.25	22.15	25	11.11	21.40	27
Owner-occupied	2.81	8.14	18	2.65	7.38	21	2.67	7.68	20	2.94	7.72	24	3.18	8.03	27
Other	6.60	15.71	17	6.52	14.16	21	6.49	14.95	21	7.31	14.34	24	7.93	13.38	29
Real estate loans secured by farmland	0.07	0.59	43	0.09	0.52	46	0.09	0.54	44	0.12	0.55	50	0.15	0.63	54
Loans to depository institutions and acceptances of other banks	0.03	0.03	82	0.03	0.07	76	0.01	0.06	76	0.08	0.11	80	0.15	0.12	84
Commercial and industrial loans	38.63	20.98	90	42.63	23.90	91	41.03	22.17	93	39.11	19.53	89	38.96	20.32	88
Loans to individuals	10.07	6.28	76	10.13	6.11	74	10.93	6.13	75	10.57	7.13	69	8.34	7.36	67
Credit card loans	0.90	0.51	80	0.89	0.64	78	0.96	0.65	78	1.17	0.81	76	1.25	1.02	78
Agricultural loans	0.44	0.37	70	0.53	0.31	75	0.45	0.32	73	0.65	0.37	77	0.77	0.46	78
Other loans and leases	14.31	8.03	76	14.86	8.93	75	14.12	9.09	71	15.25	9.85	75	15.24	9.66	77
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	229.79	383.17	19	222.19	392.62	20	213.70	381.27	20	219.93	391.26	25	229.74	379.80	26
Real estate loans secured by 1-4 family	130.92	124.52	54	116.51	133.24	44	116.83	125.03	46	115.30	138.18	43	114.44	137.84	40
Revolving	28.39	15.53	76	37.72	19.64	79	32.46	17.42	75	42.25	21.26	80	50	23.33	85
Closed-end	102.53	107.53	53	78.79	112.01	37	84.37	106.14	38	73.06	115.20	31	64.44	112.79	28
Commercial real estate loans	98.41	238.21	18	105.03	237.30	23	96.26	234.65	21	103.85	229.44	26	114.37	219.72	30
Construction and land development	13.04	35.52	25	12.31	35.78	29	12.27	35.62	27	10.31	34.95	25	11.42	35.36	26
1-4 family	0	7.06	7	0	6.74	11	0	6.34	10	0.01	6.61	14	0.03	7.04	15
Other	13.04	28.07	30	12.30	27.86	30	12.27	28.16	30	10.30	27.32	29	11.39	27.26	31
Multifamily	26.17	34.78	48	28.68	33.28	51	25.46	32.74	45	27.87	31.04	51	33.11	27.85	70
Nonfarm nonresidential	59.20	157.17	18	64.03	157.33	22	58.53	155.06	21	65.67	152.10	25	69.85	147.22	27
Owner-occupied	17.67	52.65	19	18.48	53.29	22	17.07	52.37	21	18.84	53.07	25	20	54.89	25
Other	41.53	102.08	19	45.55	101.60	28	41.46	100.54	24	46.83	97.41	29	49.85	91.80	35
Real estate loans secured by farmland	0.47	3.59	41	0.65	3.50	44	0.60	3.44	44	0.77	3.60	47	0.92	4.02	50
Loans to depository institutions and acceptances of other banks	0.21	0.18	83	0.20	0.38	79	0.09	0.28	77	0.50	0.44	80	0.97	0.54	86
Commercial and industrial loans	243.05	127.07	92	297.63	159.86	93	262.16	139.91	93	250.48	122.02	95	244.92	128.82	88
Loans to individuals	63.35	35.29	76	70.71	38.40	74	69.86	37.47	77	67.68	43.51	68	52.43	42.67	64
Credit card loans	5.64	2.61	81	6.24	3.43	79	6.11	3.30	79	7.47	4.34	79	7.83	5.31	77
Agricultural loans	2.80	2.01	72	3.70	2.03	75	2.88	1.88	74	4.16	2.18	79	4.85	2.72	79
Other loans and leases	90.05	46.75	78	103.73	51.14	81	90.25	49.54	78	97.68	52.44	80	95.79	51.79	82
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.30	28.84	19	16.34	26.07	25	16.51	27.32	23	17.41	26.45	30	19.17	24.79	38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	102.58	187.37	24	114.07	186.18	29	105.51	183.76	28	111.49	178.57	33	120.54	167.93	40
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	120.24	244.59	19	132.54	244.21	25	122.58	240.85	22	130.33	236.10	29	140.54	225.98	34

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	11.78	12.01	54	10.99	10.58	60	10.91	11.17	55	2.09	7.63	26	25.93	7.80	39
Liquid assets	35.84	28.17	75	29.29	24.60	71	31.99	26.22	69	24.49	22.44	66	25.39	22.72	71
Investment securities	22.48	19.64	59	18.99	16.55	66	20.51	17.85	63	21.92	16.99	76	22.10	17.27	73
Net loans and leases	56	59.81	35	62.31	63.21	36	59.41	61.58	37	65.90	63.77	42	64.95	63.98	37
Net loans, leases and standby letters of credit	57.82	60.62	37	64.08	64.12	39	61.30	62.48	39	68.17	64.84	49	67.19	65.07	45
Core deposits	79.70	74.75	62	77.40	68.08	71	77.94	70.67	63	74.52	63.09	73	73.24	62.13	69
Noncore funding	7.14	10.89	45	8.85	16.68	28	7.89	14.13	37	9.74	19.36	26	12.30	21.34	29
Time deposits of \$250K or more	0.40	1.81	10	0.90	2.56	19	0.57	2.11	15	1.79	2.94	29	2.10	2.89	41
Foreign deposits	0	0.35	78	0	0.41	77	0	0.36	39	0	0.43	76	0	0.47	76
Federal funds purchased and repos	0.12	1.20	31	0.16	1.49	30	0.13	1.47	27	0.27	1.94	29	0.23	1.97	26
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.16	0.52	16	0.15	0.52	44	-0.17	0.54	15	0.26	0.48	47	0.22	0.54	38
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.31	0.99	66	2.06	2.06	62	1.33	1.24	62	1.38	3.01	33	1.61	3.67	32
Earning assets that reprice within 1 year	42.94	38.93	59	46.31	39.71	71	43.57	39.38	57	43.34	39.29	65	45.09	40.29	67
Interest-bearing liabilities that reprice within 1 year	2.02	7.04	8	4.10	9.42	17	2.74	8.20	12	6.71	10.19	26	6.22	10.01	31
Long-term debt that reprices within 1 year	0.41	0.26	78	0.38	0.56	69	0.44	0.47	74	0.45	0.96	61	0.18	1.34	53
Net assets that reprice within 1 year	40.51	30.25	73	41.84	28.34	86	40.39	29.11	76	36.18	26.63	76	38.69	27.38	77
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.95	-1.82	37	-2.71	6.94	26	-3.84	3.20	32	8.83	14.45	34	10.93	16.62	31
Net short-term noncore funding dependence	-12.22	-8.21	30	-9.55	-2.29	22	-10.85	-4.76	24	1.95	3.38	37	1.94	4.66	26
Short-term investment / Short-term noncore funding	522.72	284.81	82	315.06	138.95	86	457.21	184.19	89	55.31	77.77	52	63.84	66.46	64
Liquid assets - short-term noncore funding / Nonliquid assets	52.34	34.02	77	36.49	23.27	78	43.52	28.18	79	27.42	16.97	79	27.87	16.04	80
Net loans and leases / Total deposits	69.50	74.66	36	79.08	82.84	37	75.25	79.43	35	85.74	90.31	36	84.69	90.08	32
Net loans and leases / Core deposits	70.27	81.17	31	80.50	93.70	25	76.22	88.34	25	88.44	103.93	28	88.69	105	23
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.95	0.84	81	3.13	1.82	74	2.87	1.57	75	0.34	0.72	44	-2.90	-0.82	13
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.07	1.94	35	5.97	4.82	70	5.01	4.31	65	1.06	1.36	47	-3.56	-1.98	11
Structured notes appreciation (depreciation) / Tier 1 capital	0	0.01	25	0	0	40	0	0.02	26	0	0	30	0	-0.05	78
Percent of Investment Securities															
Held-to-maturity securities	15.13	13.42	62	27.77	12.14	77	21.61	11.38	72	31.55	12.67	81	37.22	16.19	80
Available-for-sale securities	84.87	84.66	37	72.23	85.75	23	78.39	87.23	28	68.45	85.40	18	62.78	81.88	19
U.S. Treasury securities	11.97	5.52	79	10.60	5.43	79	2.84	4.72	67	0.92	6.15	48	0.14	6.99	40
US agency securities (excluding mortgage-backed securities)	0	4.50	21	0	3.23	23	0	4.01	22	0.13	3.49	28	0.33	4.02	29
Municipal securities	0	8.87	7	0.01	9.39	16	0	9.83	7	0.01	7.75	16	0.02	9.16	16
Mortgage-backed securities	87.90	66.59	80	89.27	67.27	82	97.02	66.64	94	98.82	67.43	97	99.40	65.45	99
Asset-backed securities	0.04	2.05	53	0.03	1.68	52	0.05	1.91	52	0.04	1.66	52	0	2.05	25
Other debt securities	0.09	3.17	28	0.08	2.93	33	0.08	3.01	32	0.08	2.94	32	0.10	2.79	34
Mutual funds and equity securities	0	0.32	14	0	0.37	12	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	2.47	8.69	25	14.88	11.75	69	7.11	10.55	46	5.75	11.86	36	5.91	11.91	38
Debt securities 1 to 5 years	15.17	17.05	50	0.80	18.03	5	2.70	17.03	19	0.49	17.94	5	0.55	19.18	4
Debt securities over 5 years	82.36	72.17	62	84.32	66.01	71	90.19	69.86	78	93.76	66.02	92	93.54	64.73	91
Pledged securities	33.51	33.87	53	36.38	37.40	44	38.75	35.67	52	24.97	30.57	47	29.09	33.30	47
Structured notes, fair value	0	0.03	82	0	0.02	84	0	0.02	85	0	0.03	84	0	0.04	83
Percent Change from Prior Like Quarter															
Short-term investments	13.11	51.37	34	382.63	146.89	87	513.65	183.32	88	-25.82	26.69	14	-31.45	6.77	11
Investment securities	24.91	33.34	49	0.83	14.17	30	10.16	23.62	34	3.11	11.75	36	3.26	9.42	46
Core deposits	8.64	16.88	18	26.30	25.99	55	23.13	26.88	42	5.77	11.23	39	1.83	7.29	31
Noncore funding	-14.97	-23.76	62	-10.38	-2.41	38	-4.60	-12.18	60	-17.70	6.59	17	-1.33	10.67	28

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	71,455,474	63,839,820	66,865,411	65,539,262	62,125,639
Commit: Secured commercial real estate loans	2,597,721	2,420,683	2,364,874	2,961,473	2,691,460
Commit: Unsecured real estate loans	2,943,374	2,308,099	2,741,420	2,812,825	2,614,039
Credit card lines (reported semiannually, June/Dec)	6,950,188	6,729,107	6,685,165	6,560,357	6,152,201
Securities underwriting	0	62,973	0	0	0
Standby letters of credit	3,304,224	3,048,426	3,231,232	3,303,167	3,137,382
Commercial and similar letters of credit	60,358	92,966	74,109	90,621	85,696
Securities lent	140,565	220,936	152,117	518,368	1,359,605
Credit derivatives - notional amount (holding company as guarantor)	252,768	419,706	319,780	226,841	114,485
Credit derivatives - notional amount (holding company as beneficiary)	112,799	171,386	102,770	175,437	92,111
Credit derivative contracts w/ purchased credit protection-investment grade	75,000	85,000	44,000	113,000	41,761
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	5,349
Derivative Contracts					
Interest rate futures and forward contracts	2,902,929	4,893,630	3,622,284	2,737,895	1,834,465
Written options contracts (interest rate)	3,424,712	3,258,188	3,363,281	6,465,878	2,315,879
Purchased options contracts (interest rate)	6,743,361	14,435,594	11,779,224	8,219,404	8,241,853
Interest rate swaps	97,170,400	95,950,935	98,609,059	93,965,444	80,021,849
Futures and forward foreign exchange	4,707,614	4,659,230	4,919,458	4,827,801	5,174,876
Written options contracts (foreign exchange)	298,023	261,472	267,315	302,467	478,447
Purchased options contracts (foreign exchange)	298,033	261,472	267,315	302,467	478,447
Foreign exchange rate swaps	838,670	857,939	930,517	1,139,517	818,837
Commodity and other futures and forward contracts	1,220,434	2,763,553	1,496,596	1,377,684	1,051,984
Written options contracts (commodity and other)	2,511,479	1,538,968	2,337,088	1,527,612	1,477,250
Purchased options contracts (commodity and other)	1,941,249	848,604	1,697,201	566,133	164,567
Commodity and other swaps	9,045,407	4,701,339	6,307,586	4,241,920	380,710

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	39.36	22.45	90	37.11	21.74	87	39.02	22.01	89	45.02	23.52	91	44.36	24.05	89
Standby letters of credit	1.82	0.67	89	1.77	0.72	87	1.89	0.71	88	2.27	0.84	88	2.24	0.92	88
Commercial and similar letters of credit	0.03	0.02	81	0.05	0.02	85	0.04	0.02	82	0.06	0.02	82	0.06	0.02	81
Securities lent	0.08	0.12	84	0.13	0.17	83	0.09	0.18	82	0.36	0.40	83	0.97	0.62	85
Credit derivatives - notional amount (holding company as guarantor)	0.14	0.25	65	0.24	0.39	66	0.19	0.35	64	0.16	0.42	64	0.08	0.52	62
Credit derivatives - notional amount (holding company as beneficiary)	0.06	0.19	66	0.10	0.33	67	0.06	0.30	65	0.12	0.52	66	0.07	0.75	68
Credit derivative contracts w/ purchased credit protection-investment grade	0.04	0.18	72	0.05	0.22	72	0.03	0.25	69	0.08	0.30	73	0.03	0.52	69
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	68
Derivative contracts	72.22	49.75	84	78.14	51.68	84	79.12	48.62	84	86.33	68.47	81	73.15	65.81	80
Interest rate contracts	60.73	35.96	86	68.90	36.85	86	68.49	34.36	86	76.52	47.31	83	65.99	43.84	83
Interest rate futures and forward contracts	1.60	5.17	71	2.84	9.28	72	2.11	6.21	67	1.88	10.67	72	1.31	11.40	69
Written options contracts (interest rate)	1.89	1.82	71	1.89	2.30	67	1.96	2.18	66	4.44	2.47	85	1.65	2.16	73
Purchased options contracts (interest rate)	3.71	1.33	84	8.39	1.51	90	6.87	1.46	89	5.65	2.65	81	5.89	2.32	85
Interest rate swaps	53.53	20.67	88	55.77	22.27	88	57.54	20.83	89	64.55	28.86	88	57.14	26.74	89
Foreign exchange contracts	3.38	6.16	83	3.51	5.77	83	3.73	6.01	83	4.51	10.12	83	4.96	10.92	85
Futures and forward foreign exchange contracts	2.59	3.93	83	2.71	3.58	85	2.87	3.47	85	3.32	5.23	84	3.70	5.22	84
Written options contracts (foreign exchange)	0.16	0.04	89	0.15	0.03	88	0.16	0.03	87	0.21	0.05	87	0.34	0.14	89
Purchased options contracts (foreign exchange)	0.16	0.04	89	0.15	0.03	88	0.16	0.04	87	0.21	0.08	87	0.34	0.13	89
Foreign exchange rate swaps	0.46	0.73	84	0.50	0.74	85	0.54	0.77	85	0.78	2.03	84	0.58	2.17	82
Equity, commodity, and other derivative contracts	8.11	0.86	92	5.73	1.80	89	6.91	1.86	90	5.30	3.32	85	2.20	4.08	80
Commodity and other futures and forward contracts	0.67	0.07	91	1.61	0.14	92	0.87	0.14	91	0.95	0.19	89	0.75	0.25	89
Written options contracts (commodity and other)	1.38	0.29	90	0.89	0.54	89	1.36	0.52	89	1.05	0.98	86	1.05	1.48	85
Purchased options contracts (commodity and other)	1.07	0.19	90	0.49	0.38	86	0.99	0.37	89	0.39	0.94	83	0.12	1.29	73
Commodity and other swaps	4.98	0.29	93	2.73	0.30	92	3.68	0.32	92	2.91	0.38	89	0.27	0.40	78
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	69.36	42.93	81	60.77	41.55	79	63.42	42.82	79	69.82	45.53	78	68.26	44.93	79

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	131,102,311	134,430,924	135,596,924	125,674,222	102,439,164
Interest rate contracts	110,241,402	118,538,347	117,373,848	111,388,621	92,414,046
Foreign exchange contracts	6,142,340	6,040,113	6,384,605	6,572,252	6,950,607
Equity, commodity, and other contracts	14,718,569	9,852,464	11,838,471	7,713,349	3,074,511
Derivatives Position					
Futures and forwards	8,830,977	12,316,413	10,038,338	8,943,380	8,061,325
Written options	6,234,214	5,058,628	5,967,684	8,295,957	4,271,576
Exchange-traded	0	0	0	0	0
Over-the-counter	6,234,214	5,058,628	5,967,684	8,295,957	4,271,576
Purchased options	8,982,643	15,545,670	13,743,740	9,088,004	8,884,867
Exchange-traded	0	0	0	0	0
Over-the-counter	8,982,643	15,545,670	13,743,740	9,088,004	8,884,867
Swaps	107,054,477	101,510,213	105,847,162	99,346,881	81,221,396
Held for trading	97,085,014	99,829,157	99,462,087	86,466,465	73,771,264
Interest rate contracts	76,224,105	83,936,580	81,239,011	72,180,864	63,868,179
Foreign exchange contracts	6,142,340	6,040,113	6,384,605	6,572,252	6,828,574
Equity, commodity, and other contracts	14,718,569	9,852,464	11,838,471	7,713,349	3,074,511
Non-traded	34,017,297	34,601,767	36,134,837	39,207,757	28,667,900
Interest rate contracts	34,017,297	34,601,767	36,134,837	39,207,757	28,545,867
Foreign exchange contracts	0	0	0	0	122,033
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	124,943,097	129,457,296	129,673,240	117,491,264	97,183,080
One year or less	28,705,592	38,797,005	40,550,303	29,176,629	23,003,017
Over 1 year to 5 years	60,979,328	56,763,204	53,994,458	55,804,979	50,133,712
Over 5 years	35,258,177	33,897,087	35,128,479	32,509,656	24,046,351
Gross negative fair value (absolute value)	1,589,264	918,543	817,398	522,865	731,754
Gross positive fair value	2,410,491	2,696,673	2,179,242	1,250,957	872,993
Held for trading	2,361,431	2,607,653	2,106,824	1,060,472	810,703
Non-traded	49,060	89,020	72,418	190,485	62,290
Current credit exposure on risk-based capital derivative contracts	2,127,059	2,336,037	1,785,038	1,013,579	562,390
Credit losses on derivative contracts	479	0	125	58	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	286	5,257	621	7	0
90+ days past due	44	451	152	0	0

BHC Name

City/State

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	84.09	94.09	20	88.18	95.13	19	86.56	94.10	21	88.63	93.44	25	90.21	92.91	29
Foreign exchange contracts	4.69	3.27	76	4.49	2.75	80	4.71	3.49	77	5.23	3.20	79	6.79	3.39	81
Equity, commodity, and other contracts	11.23	1.17	93	7.33	1.12	92	8.73	1.17	92	6.14	1.64	84	3	1.93	76
Futures and forwards															
Written options	6.74	12.57	53	9.16	12.99	56	7.40	14.05	50	7.12	13.49	50	7.87	12.78	54
Exchange-traded	4.76	7.49	52	3.76	8.37	41	4.40	8.18	47	6.60	5.91	64	4.17	6.60	52
Over-the-counter	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	4.76	7.20	53	3.76	7.94	44	4.40	7.73	50	6.60	5.10	69	4.17	5.49	56
Exchange-traded	6.85	3.44	75	11.56	3.38	84	10.14	3.42	81	7.23	4.42	72	8.67	4.19	74
Over-the-counter	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	6.85	3.04	79	11.56	2.87	85	10.14	2.86	83	7.23	3.35	79	8.67	3.20	79
Held for trading															
Interest rate contracts	81.66	71.23	50	75.51	69.92	48	78.06	68.76	51	79.05	69.75	47	79.29	70.34	49
Foreign exchange contracts	74.05	40.60	66	74.26	43.50	66	73.35	43.53	60	68.80	44.16	57	72.01	46.31	56
Equity, commodity, and other contracts	58.14	34.42	56	62.44	37.56	59	59.91	36.62	58	57.43	37.24	57	62.35	38.40	57
Non-traded															
Interest rate contracts	4.69	1.57	85	4.49	1.40	86	4.71	1.60	85	5.23	1.60	87	6.67	1.85	86
Foreign exchange contracts	11.23	0.58	96	7.33	0.71	94	8.73	0.68	94	6.14	0.83	88	3	1.14	82
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	25.95	59.40	33	25.74	56.50	33	26.65	56.47	39	31.20	55.84	42	27.99	53.69	43
Over 1 year to 5 years	25.95	56.19	36	25.74	54.31	36	26.65	53.82	39	31.20	52.22	43	27.87	50.60	45
Over 5 years	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0.12	0.57	70
Gross negative fair value (absolute value)	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Gross positive fair value	95.30	91.87	42	96.30	89.91	55	95.63	91.48	48	93.49	93.86	33	94.87	94.47	38
One year or less	21.90	28.05	53	28.86	30.94	59	29.91	32.05	56	23.22	32.17	54	22.46	32.51	52
Over 1 year to 5 years	46.51	26.03	78	42.22	27.26	69	39.82	27.06	67	44.40	30.45	70	48.94	31.16	83
Over 5 years	26.89	30.08	49	25.22	28.48	48	25.91	29.56	48	25.87	28.09	54	23.47	28.71	48
Gross negative fair value (absolute value)	1.21	1.25	56	0.68	1.76	34	0.60	1.55	30	0.42	0.83	38	0.71	0.72	49
Gross positive fair value	1.84	1.68	56	2.01	2.69	42	1.61	2.23	37	1	1.19	45	0.85	0.85	52
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.10	0.05	87	0.06	0.07	66	0.05	0.07	67	0.04	0.06	71	0.05	0.06	82
Gross positive fair value (X)	0.16	0.07	88	0.19	0.11	82	0.15	0.09	82	0.09	0.07	83	0.06	0.06	84
Held for trading (X)	0.15	0.05	90	0.18	0.08	85	0.14	0.07	84	0.07	0.06	83	0.06	0.05	85
Non-traded (X)	0	0.01	38	0.01	0.02	44	0	0.02	43	0.01	0.01	75	0	0.01	64
Current credit exposure (X)	0.14	0.05	87	0.16	0.08	82	0.12	0.06	80	0.07	0.05	80	0.04	0.04	80
Credit losses on derivative contracts	0	0	92	0	0	45	0	0	85	0	0	90	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	97	0.04	0	97	0	0	97	0	0	95	0	0	47
90+ days past due	0	0	96	0	0	96	0	0	96	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.56	0.63	86	1.71	1.03	78	1.33	0.85	78	0.77	0.73	77	0.45	0.53	78

BHC Name

City/State

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	1,662,780	909,944	909,944	897,532	893,473
Gross losses	208,215	215,373	527,763	511,131	339,190
Write-downs, transfers to loans held-for-sale	18,792	5,151	7,003	15,484	8,490
Recoveries	71,166	33,156	83,639	79,094	95,396
Net losses	137,049	182,217	444,124	432,037	243,794
Provision for loan and lease losses	-270,387	784,366	965,606	441,227	240,154
Adjustments	-5,960	238,842	231,354	3,222	7,699
Ending balance	1,249,384	1,750,935	1,662,780	909,944	897,532
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.31	-0.14	18	1.01	0.85	65	0.60	0.51	66	0.31	0.15	84	0.17	0.14	70
Provision for loan and lease losses / Average loans and leases	-0.52	-0.25	21	1.49	1.37	60	0.92	0.82	62	0.47	0.24	84	0.26	0.24	68
Provision for loan and lease losses / Net loan and lease losses	-197.29	77.32	34	430.46	792.43	39	217.42	487.86	25	102.13	130.58	33	98.51	134.68	32
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.39	40	1.64	1.51	67	1.63	1.58	62	0.95	0.83	65	0.99	0.90	64
Allowance for loan and lease losses / Total loans and leases	1.21	1.37	41	1.61	1.48	68	1.61	1.55	62	0.94	0.81	63	0.98	0.89	63
Allowance for loan and lease losses / Net loans and leases losses (X)	4.56	15.27	16	4.80	11.83	34	3.74	11.58	18	2.11	8.03	17	3.68	7.54	36
Allowance for loan and lease losses / Nonaccrual assets	170.84	318.67	24	208.38	321.01	34	200.70	299.17	39	126.79	218.72	36	152.15	214.03	44
ALLL / 90+ days past due + nonaccrual loans and leases	153.41	260.68	29	188.65	244.42	38	181.01	244.34	40	110.36	151.73	40	123.57	160.51	47
Gross loan and lease losses / Average loans and leases	0.40	0.22	80	0.41	0.35	69	0.50	0.34	77	0.54	0.28	85	0.37	0.30	74
Recoveries / Average loans and leases	0.14	0.08	80	0.06	0.07	57	0.08	0.07	67	0.08	0.08	61	0.10	0.09	64
Net losses / Average loans and leases	0.27	0.13	81	0.35	0.28	67	0.42	0.27	77	0.46	0.21	86	0.27	0.22	72
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.02	0	97	0	0	96	0.01	0	90	0.02	0	92	0.01	0	90
Recoveries / Prior year-end losses	13.48	16.12	50	6.49	15.46	15	16.36	33.98	14	23.32	36.22	33	29.13	41.30	41
Earnings coverage of net loan and lease losses (X)	10.27	4.52	40	6.40	21.56	34	5.68	22.91	25	5.70	24.40	23	10.02	21.75	36

Net Loan and Lease Losses By Type

Real estate loans	0.20	0.03	91	0.05	0.03	74	0.06	0.04	71	0.07	0.01	90	0.08	0.02	88
Real estate loans secured by 1-4 family	0.05	-0.01	91	0.05	0.01	83	0.03	0.01	75	0.07	0.01	91	0.06	0.01	86
Revolving	0.18	-0.05	95	0.10	0.01	81	0.09	0.01	82	0.18	0.02	89	0.15	0.03	84
Closed-end	0.01	-0.01	81	0.03	0.01	76	0.01	0	60	0.01	0	61	-0.01	0.01	31
Commercial real estate loans	0.40	0.05	94	0.05	0.03	67	0.11	0.07	74	0.06	0.01	88	0.09	0.01	92
Construction and land development	0.04	0	89	0	0	37	0.02	0	75	0.27	-0.01	97	-0.12	-0.03	11
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0.04	-0.01	89	0	0	33	0.02	0	79	0.27	-0.01	98	-0.12	-0.02	8
Multifamily	0	0.01	51	-0.01	0	12	0	0	17	0	0	31	0	0	85
Nonfarm nonresidential	0.66	0.07	98	0.08	0.05	72	0.17	0.11	76	0.06	0.02	80	0.17	0.02	93
Owner-occupied	0.09	0.01	92	0.05	0.02	82	0.06	0.02	84	0.01	0.01	77	0.03	0.01	80
Other	0.56	0.06	96	0.03	0.03	69	0.11	0.08	72	0.05	0.01	86	0.14	0.01	95
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0.01	0.01	80	-0.04	0	12
Commercial and industrial loans	0.44	0.20	81	0.49	0.46	65	0.68	0.47	74	0.38	0.37	62	0.29	0.31	57
Loans to individuals	0.49	0.78	50	0.85	1.41	42	0.63	1.13	42	0.93	1.17	51	1.18	1.16	58
Credit card loans	2.27	2.18	48	3.86	3.43	55	3.13	2.92	55	3.30	3.11	54	3.26	2.92	52
Agricultural loans	0.10	0.03	85	-0.01	0.15	10	0.14	0.19	72	-0.47	0.08	5	1.20	0.15	94
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	-0.17	0.08	3	0.15	0.13	65	0.43	0.15	86	1.18	0.15	94	0.12	0.14	63

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	200,277	428,301	256,987	414,410	348,294
90+ days past due loans and leases	85,786	91,908	93,398	116,038	136,426
Nonaccrual loans and leases	728,632	836,248	825,235	708,484	589,913
Total past due and nonaccrual loans and leases	1,014,695	1,356,457	1,175,620	1,238,932	1,074,633
Restructured 30-89 days past due	3,126	5,448	5,379	6,521	3,974
Restructured 90+ days past due	618	446	806	534	377
Restructured nonaccrual	181,290	170,826	224,053	181,859	229,469
Total restructured loans and leases	185,034	176,720	230,238	188,914	233,820
30-89 days past due loans held for sale	0	203	213	60,011	0
90+ days past due loans held for sale	0	0	0	3,977	0
Nonaccrual loans held for sale	32,550	75,530	49,211	93,836	0
Total past due and nonaccrual loans held for sale	32,550	75,733	49,424	157,824	0
Restructured loans and leases in compliance	168,040	154,625	153,298	181,278	165,447
Other real estate owned	24,058	124,366	109,394	45,167	44,171
Other Assets					
30-89 days past due	185	236	36	251	417
90+ days past due	243	23	0	0	1
Nonaccrual	2,665	4,022	3,249	9,182	0
Total other assets past due and nonaccrual	3,093	4,281	3,285	9,433	418

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.19	0.27	46	0.39	0.36	64	0.25	0.39	37	0.43	0.43	60	0.38	0.44	46
90+ days past due loans and leases	0.08	0.10	73	0.08	0.13	66	0.09	0.12	68	0.12	0.15	65	0.15	0.17	65
Nonaccrual loans and leases	0.71	0.58	69	0.77	0.61	71	0.80	0.66	67	0.73	0.51	75	0.64	0.54	68
90+ days past due and nonaccrual loans and leases	0.79	0.73	61	0.85	0.80	64	0.89	0.85	64	0.85	0.71	67	0.79	0.75	60
30-89 days past due restructured	0	0.01	56	0.01	0.01	57	0.01	0.01	55	0.01	0.01	54	0	0.02	46
90+ days past due restructured	0	0	70	0	0.01	60	0	0.01	65	0	0.01	67	0	0.01	59
Nonaccrual restructured	0.18	0.12	71	0.16	0.13	61	0.22	0.13	77	0.19	0.14	69	0.25	0.16	75
30-89 days past due loans held for sale	0	0	40	0	0	83	0	0	76	0.06	0	94	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	91	0	0	43
Nonaccrual loans held for sale	0.03	0	88	0.07	0	94	0.05	0.01	89	0.10	0	96	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.19	0.27	46	0.39	0.37	64	0.25	0.40	37	0.43	0.43	60	0.38	0.44	46
90+ days past due assets	0.08	0.10	73	0.08	0.13	66	0.09	0.12	68	0.12	0.15	65	0.15	0.18	65
Nonaccrual assets	0.71	0.59	69	0.77	0.62	71	0.80	0.67	66	0.74	0.53	76	0.64	0.57	66
30+ days past due and nonaccrual assets	0.99	1.04	56	1.25	1.21	61	1.14	1.29	52	1.29	1.19	62	1.17	1.26	57
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.45	0.43	60	0.54	0.49	65	0.54	0.52	59	0.57	0.44	68	0.52	0.48	63
90+ days past due and nonaccrual assets + other real estate owned	0.46	0.46	57	0.61	0.52	67	0.60	0.55	63	0.60	0.48	67	0.55	0.52	57
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.51	0.52	54	0.65	0.56	60	0.64	0.60	58	0.65	0.53	64	0.57	0.60	50
Allowance for loan and lease losses	73.99	67.93	64	64.03	65.48	58	65.80	66.66	56	103.52	115.41	50	89.57	118.28	42
Equity capital + allowance for loan and lease losses	4.82	4.43	62	5.81	4.83	68	5.57	4.97	64	5.25	4.28	65	4.87	4.79	55
Tier 1 capital + allowance for loan and lease losses	5.56	5.28	61	7.01	5.98	62	6.60	6.05	62	6.23	5.65	63	5.50	6.16	47
Loans and leases + other real estate owned	0.90	0.88	56	1.03	0.92	64	1.06	0.97	62	0.97	0.85	61	0.87	0.96	47

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.16	0.24	47	0.45	0.39	66	0.24	0.39	38	0.22	0.38	32	0.38	0.42	52
90+ days past due	0.06	0.12	68	0.06	0.15	62	0.09	0.16	69	0.06	0.16	55	0.13	0.22	65
Nonaccrual	0.84	0.65	71	0.94	0.63	78	1.06	0.76	75	0.97	0.46	88	1.17	0.57	87
Commercial and industrial															
30–89 days past due	0.18	0.17	60	0.29	0.23	70	0.09	0.23	28	0.39	0.31	70	0.20	0.30	41
90+ days past due	0.04	0.02	81	0.07	0.03	79	0.06	0.03	75	0.04	0.05	65	0.10	0.05	79
Nonaccrual	0.84	0.64	68	0.97	0.75	68	0.85	0.75	62	0.89	0.83	61	0.37	0.76	35
Individuals															
30–89 days past due	0.40	0.55	41	0.40	0.58	35	0.59	0.83	37	0.85	0.83	50	1.16	0.84	69
90+ days past due	0.21	0.07	82	0.19	0.13	76	0.19	0.14	72	0.36	0.17	80	0.55	0.16	84
Nonaccrual	0.25	0.18	68	0.29	0.22	67	0.25	0.28	62	0.33	0.17	75	0.41	0.23	76
Depository institution loans															
30–89 days past due	0	0	45	0	0.03	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	48	0	0	49	0	0	46	0	0	49	0	0	47
Nonaccrual	0	0	48	0	0	48	0	0	47	0	0	48	0	0	48
Agricultural															
30–89 days past due	0.79	0.16	88	0.03	0.31	59	0	0.17	28	0.30	0.24	69	0.57	0.17	83
90+ days past due	0	0	44	0.10	0.03	86	0	0	44	0.07	0	92	0	0	43
Nonaccrual	0.40	0.69	65	0.87	0.80	70	0.78	0.49	78	0.19	0.67	55	0.21	0.75	54
Foreign governments															
30–89 days past due		0.01			0			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.15	0.11	70	0.57	0.14	88	0.48	0.18	81	0.70	0.20	88	0.42	0.17	80
90+ days past due	0.16	0.01	96	0.11	0.01	91	0.08	0.01	93	0.28	0.01	95	0.09	0.01	93
Nonaccrual	0.34	0.13	80	0.13	0.15	65	0.47	0.15	82	0.09	0.13	59	0.21	0.14	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.19	0.35	39	0.35	0.60	45	0.36	0.65	28	0.32	0.67	24	0.38	0.71	24
	90+ days past due	0.04	0.27	54	0.04	0.29	53	0.05	0.33	56	0.04	0.31	48	0.09	0.46	53
	Nonaccrual	1.13	0.82	75	1.23	0.84	77	1.33	0.89	76	1.27	0.73	84	1.84	0.86	88
Revolving	30-89 days past due	0.52	0.29	80	0.57	0.40	73	0.74	0.48	75	0.53	0.45	58	0.50	0.50	49
	90+ days past due	0.09	0.02	86	0.10	0.03	84	0.12	0.03	86	0.07	0.05	73	0.12	0.05	76
	Nonaccrual	2.27	1.05	84	1.76	1.27	76	2.04	1.13	81	1.65	1	78	2.07	1.17	82
Closed-end	30-89 days past due	0.10	0.36	25	0.25	0.61	32	0.21	0.65	20	0.21	0.70	14	0.28	0.75	20
	90+ days past due	0.02	0.29	48	0.01	0.33	41	0.03	0.38	50	0.02	0.35	42	0.06	0.53	50
	Nonaccrual	0.82	0.77	64	0.98	0.81	68	1.05	0.87	68	1.05	0.70	80	1.66	0.84	84
Junior lien	30-89 days past due	0.01	0.01	57	0.02	0.02	66	0.02	0.02	68	0.02	0.02	52	0.04	0.03	70
	90+ days past due	0	0	81	0	0	75	0	0	78	0	0	72	0.01	0	75
	Nonaccrual	0.05	0.04	63	0.04	0.05	50	0.05	0.04	64	0.06	0.04	66	0.10	0.06	72
Commercial real estate	30-89 days past due	0.12	0.14	56	0.57	0.23	84	0.09	0.26	38	0.10	0.18	39	0.38	0.17	84
	90+ days past due	0.09	0.01	93	0.08	0.02	87	0.14	0.02	93	0.09	0.03	79	0.18	0.03	92
	Nonaccrual	0.46	0.52	53	0.62	0.43	74	0.73	0.62	63	0.64	0.23	89	0.52	0.28	79
Construction and development	30-89 days past due	0.05	0.12	59	0	0.24	15	0	0.28	23	0.17	0.28	56	0.79	0.21	91
	90+ days past due	0	0.01	38	0.10	0.01	90	0.06	0.01	92	0.04	0.02	83	0.20	0.02	95
	Nonaccrual	0	0.36	14	0.03	0.25	30	0	0.41	11	0.12	0.20	59	0.11	0.19	55
1-4 family	30-89 days past due	0	0.02	33	0	0.04	28	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0.03	0.04	70	0	0.03	27	0.12	0.02	91	0.11	0.02	90
Other	30-89 days past due	0.05	0.07	70	0	0.17	19	0	0.22	27	0.17	0.20	69	0.79	0.13	93
	90+ days past due	0	0	41	0.10	0	95	0.06	0	95	0.04	0.01	88	0.20	0.02	96
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30-89 days past due	0.02	0.06	65	0.50	0.08	91	0.15	0.09	74	0.02	0.08	47	0.31	0.10	84
	90+ days past due	0.19	0	99	0.03	0	93	0.22	0	98	0.02	0	90	0.05	0.01	88
	Nonaccrual	0.10	0.14	67	0.07	0.08	60	0.16	0.11	75	0.18	0.05	85	0.06	0.08	64
Nonfarm non-residential	30-89 days past due	0.19	0.14	70	0.71	0.20	91	0.09	0.23	39	0.13	0.14	51	0.34	0.17	85
	90+ days past due	0.07	0.01	89	0.10	0.02	88	0.13	0.02	90	0.12	0.03	85	0.23	0.03	92
	Nonaccrual	0.71	0.66	64	0.98	0.55	82	1.14	0.80	70	0.93	0.28	94	0.80	0.30	90
Owner Occupied	30-89 days past due	0.15	0.04	88	0.25	0.07	90	0.08	0.07	60	0.13	0.07	77	0.14	0.09	68
	90+ days past due	0.06	0	96	0.04	0.01	90	0.09	0	96	0.03	0.01	79	0.14	0.01	93
	Nonaccrual	0.16	0.25	44	0.20	0.24	47	0.26	0.27	49	0.16	0.16	57	0.16	0.17	57
Other	30-89 days past due	0.03	0.09	47	0.46	0.11	89	0.01	0.14	32	0	0.07	20	0.20	0.07	85
	90+ days past due	0.02	0.01	82	0.06	0.01	88	0.04	0.01	87	0.09	0.01	93	0.09	0.01	93
	Nonaccrual	0.55	0.40	69	0.79	0.24	88	0.88	0.44	78	0.76	0.10	98	0.64	0.13	96
Farmland	30-89 days past due	0	0.11	30	0.24	0.31	66	0	0.11	30	0	0.23	23	0.23	0.25	65
	90+ days past due	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual	0	1.10	21	1.06	1.24	57	0	1.13	19	0.93	0.84	64	0	1.23	19
Credit card	30-89 days past due	0.54	0.63	32	0.68	0.90	35	0.81	0.95	33	0.99	1.19	28	0.98	1.22	29
	90+ days past due	0.62	0.39	64	0.96	0.76	56	0.70	0.63	50	1.09	0.78	63	1.05	0.73	61
	Nonaccrual	0.27	0.08	85	0.24	0.09	83	0.18	0.05	86	0.20	0.11	79	0.18	0.09	80

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	2,245,595	2,596,040	2,636,653	2,686,699	3,436,232
Retained earnings	13,949,961	12,550,601	13,125,354	12,468,977	11,556,090
Accumulated other comprehensive income (AOCI)	150,180	935,696	737,989	26,262	-818,328
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	16,345,736	16,082,337	16,499,996	15,181,938	14,173,994
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	2,687,183	2,752,692	2,710,643	2,799,469	2,713,809
Accumulated other comprehensive income-related adjustments	150,179	935,696	737,989	26,262	-831,178
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	13,508,374	12,393,949	13,051,364	12,356,207	12,291,363
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	13,508,374	12,393,949	13,051,364	12,356,207	12,291,363
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	1,855,994	1,855,994	1,855,994	1,855,994	1,420,800
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	1,855,994	1,855,994	1,855,994	1,855,994	1,420,800
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	1,855,994	1,855,994	1,855,994	1,855,994	1,420,800
Tier 1 Capital	15,364,368	14,249,943	14,907,358	14,212,201	13,712,163
Tier 2 Capital					
Tier 2 capital instruments and related surplus	1,538,727	1,721,031	1,657,202	1,545,643	1,279,086
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	1,068,717	1,476,086	1,411,544	978,432	961,895
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,607,444	3,197,117	3,068,746	2,524,075	2,240,981
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,607,444	3,197,117	3,068,746	2,524,075	2,240,981
Exited advanced approach tier 2 capital					
Total capital	17,971,812	17,447,060	17,976,104	16,736,276	15,953,144
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	178,647,973	164,439,280	169,174,784	146,395,946	141,075,252
Less: Deductions from common equity tier 1 capital	2,687,183	2,752,692	2,710,643	2,799,469	2,713,809
Less: Other deductions	-307,541	-307,006	-306,773	-313,597	-327,955
Total assets for leverage ratio	176,268,331	161,993,594	166,770,914	143,910,074	138,689,398
Total risk-weighted assets	136,562,218	136,343,256	134,197,352	130,865,153	123,788,201
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	9.89	12.66	7	9.09	11.98	6	9.73	12.35	9	9.44	12.11	9	9.93	12.09	14
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	11.25	13.44	11	10.45	12.72	13	11.11	13.08	20	10.86	12.78	20	11.08	12.85	23
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	13.16	15.42	10	12.80	14.77	14	13.40	15.23	20	12.79	14.36	25	12.89	14.45	26
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	8.72	9.11	40	8.80	9.03	47	8.94	9.13	45	9.88	9.76	60	9.89	9.71	59
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	943	961	979	973	986	-1.87	
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	943	961	979	973	986	-1.87	
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity							
Total insurance underwriting equity	942	958	946	943	941	-1.67	
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	942	958	946	943	941	-1.67	
Total insurance underwriting net income	-5	15	3	3	-41		
Total property and casualty	0	0	0	0	0		
Total life and health	-5	15	3	3	-41		
Claims and claims adjusted expense reserves (P/C)							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)							
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)							
Policyholder benefit and contractholder funds (L/H)	1	3	33	30	46	-66.67	
Separate account liabilities (L/H)							
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue							
Insurance activities revenue	6,838	5,213	10,069	9,082	30,949	31.17	55.55
Other insurance activities income	6,838	5,213	10,069	9,082	30,949	31.17	55.55
Insurance and reinsurance underwriting income							
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses							
Insurance benefits, losses, expenses	7	-17	0	13	49		-99.95
Net assets of insurance underwriting subsidiaries							
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets							
Life insurance assets	4,303,842	4,250,265	4,285,630	4,232,660	4,170,996	1.26	20.62

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets															
Insurance underwriting assets / Consolidated assets	0	0	81	0	0	78	0	0	79	0	0.01	75	0	0.01	73
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	0	52.30	18	0	54.79	16	0	53.67	17	0	51.47	18	0	56.12	15
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	100	47.70	82	100	45.21	83	100	46.33	82	100	48.53	81	100	43.88	84
Separate account assets (L/H) / Total life assets	0	13.29	42	0	11.01	43	0	11.24	43	0	7.26	42	0	8.53	44
Insurance activities revenue / Adjusted operating income															
Insurance activities revenue / Adjusted operating income	0.19	0.37	64	0.16	0.39	64	0.15	0.41	62	0.14	0.47	57	0.48	0.47	74
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income		30.92			40.01			38.23			34.91			44.54	
Other premium income / Total premium income		69.08			59.99			61.77			65.09			55.46	
Insurance underwriting net income / Consolidated net income															
Insurance underwriting net income / Consolidated net income	0	0.02	3	0	0.02	85	0	0.03	83	0	0.08	76	0	0.08	6
Insurance net income (P/C) / Equity (P/C)		21.10			7.42			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)	-1.06	5.07	25	3.13	-31.13	64	0.32	3.62	15	0.32	5.13	16	-4.36	1.99	22
Insurance benefits, losses, expenses / Insurance premiums															
Insurance benefits, losses, expenses / Insurance premiums		-395.05			620.37			447.82			233.61			160.49	
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)															
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0.15	45	0	2.31	47
Net assets of insurance underwriting subsidiaries / Consolidated assets															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses															
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	25.91	11.54	98	26.56	11.35	99	25.86	11.03	98	27.99	11.51	98	28.55	10.22	99
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)															
Net assets of broker-dealer subsidiaries (\$000)		797,569			677,990			748,681			664,685			558,838	
Net assets of broker-dealer subsidiaries / Consolidated assets															
Net assets of broker-dealer subsidiaries / Consolidated assets	0.44	0.47	88	0.39	0.73	85	0.44	0.75	85	0.46	1.39	80	0.40	1.79	80

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	1,332,794	1,614,378	1,499,365	1,374,149	1,434,249
Real estate loans	61,485	98,354	37,661	146,438	123,897
Commercial and industrial loans	1,177,206	1,423,762	1,385,400	1,091,774	1,032,813
Loans to depository institutions and other banks acceptances	31,783	31,687	14,874	75,689	141,453
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	3,073
Lease financing receivables	62,320	60,575	61,430	60,248	133,013
Debt securities	15,000	15,000	15,000	15,000	11,500
Interest-bearing bank balances	1,470	4,334	1,589	16,144	32,923
Total selected foreign assets	1,349,264	1,633,712	1,515,954	1,405,293	1,478,672
Total foreign deposits	3	3	0	107	483
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	3	3	0	107	483

Analysis Ratios

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0	0.64	34	0	0.93	63	0	0.87	62	0.07	1.25	63	0.08	1.17	61
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.26	5.29	5.18	27.03	27.29
Commercial and industrial loans	1.03	0.59	0.64	0.25	0.29
Foreign governments and institutions	0	0	0	0	0

Growth Rates

Net loans and leases	-17.44	-1.19	22	24.50	10.27	81	9.11	-2.40	75	-4.19	22.48	43	5.31	7.24	47
Total selected assets	-17.41	3.19	19	23.80	5.10	78	7.87	2.04	62	-4.96	12.40	42	-4.41	3.24	34
Deposits	0	9.07	34	-99.35	10.22	3	-100	3.46	3	-77.85	10.36	3	-14.66	5	25

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	1,230,571	1,009,007	1,369,320	1,113,944	891,478	21.96	-1.69
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	1,230,571	1,009,007	1,369,320	1,113,944	891,478	21.96	-1.69
Retained credit exposure	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets							
Securitization activities	0.68	0.59	0.80	0.77	0.64		
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0.68	0.59	0.80	0.77	0.64		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1–4 family residential loans	16.10	11.18	13.03	11.28	10.15		
Home equity lines	4.46	5.35	5.01	6.52	7.88		
Credit card receivables	0.89	0.89	0.94	1.15	1.23		
Auto loans and other consumer loans	8.68	8.70	9.41	8.70	6.32		
Commercial and industrial loans	38.17	42.24	40.50	38.67	38.58		
All other loans and leases	31.71	31.64	31.10	33.68	35.84		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....	0	0	0	0	0
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	39.05	38.34	38.98	34.21	29.77

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	9,098	6,653	13,013	17,616	21,229	36.75	-67.33
Total 30-89 days past due securitized assets.....	9,098	6,653	13,013	17,616	21,229	36.75	-67.33
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	7,063	5,718	7,556	13,783	15,667		-62.80
Total 90+ days past due securitized assets.....	7,063	5,718	7,556	13,783	15,667	23.52	-62.80
Total past due securitized assets.....	16,161	12,371	20,569	31,399	36,896	30.64	-65.50
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	575	1,563	1,857	5,315	6,246	-63.21	-89.23
Total net losses on securitized assets.....	575	1,563	1,857	5,315	6,246	-63.21	-89.23

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.74	0.66	0.95	1.58	2.38
Total 30–89 days past due securitized assets	0.74	0.66	0.95	1.58	2.38
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases	0.57	0.57	0.55	1.24	1.76
Total 90+ days past due securitized assets	0.57	0.57	0.55	1.24	1.76
Total past due securitized assets percent of securitized assets	1.31	1.23	1.50	2.82	4.14
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases	0.09	0.31	0.14	0.48	0.70
Total net losses on securitized assets	0.09	0.31	0.14	0.48	0.70
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.10	0.25	0.21	0.21	0.28
Home equity lines	0.52	0.57	0.74	0.53	0.50
Credit card receivables	0.54	0.68	0.81	0.99	0.98
Commercial and industrial loans	0.18	0.29	0.09	0.39	0.20
All other loans and leases	0.22	0.52	0.37	0.52	0.57
Total managed loans past due 30–89 days	0.20	0.40	0.26	0.44	0.40
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.01	0.03	0.02	0.06
Home equity lines	0.09	0.10	0.12	0.07	0.12
Credit card receivables	0.62	0.96	0.70	1.09	1.05
Commercial and industrial loans	0.04	0.07	0.06	0.04	0.10
All other loans and leases	0.15	0.11	0.13	0.23	0.23
Total managed loans past due 90+ days	0.09	0.09	0.10	0.13	0.16
Total Past Due Managed Assets	0.29	0.48	0.35	0.57	0.56
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0.03	0.01	0.01	-0.01
Home equity lines	0.18	0.10	0.09	0.18	0.15
Credit card receivables	2.27	3.86	3.13	3.30	3.26
Commercial and industrial loans	0.44	0.49	0.68	0.38	0.29
All other loans and leases	0.17	0.21	0.29	0.59	0.26
Net Losses on Managed Assets Percent of Total Managed Assets	0.26	0.33	0.43	0.45	0.27

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	875,396	627,686	1,253,147	1,211,052	1,679,368	39.46	132.16
Dividends	875,000	625,000	1,250,000	1,204,000	1,675,000	40.00	133.33
Interest	396	2,686	3,147	7,052	4,368	-85.26	-80.76
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	310	314	644	71,133	6,759	-1.27	-89.90
Dividends	0	0	0	70,000	0		
Interest	310	314	644	1,133	6,759	-1.27	-89.90
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	875,706	628,000	1,253,791	1,282,185	1,686,127	39.44	130.37
Securities gains (losses)	0	0	0	0	0		
Other operating income	3,420	2,405	7,519	7,241	11,096	42.20	-43.66
Total operating income	879,126	630,405	1,261,310	1,289,426	1,697,223	39.45	127.64
Operating Expenses							
Personnel expenses	7,191	-1,987	15,418	30,866	18,449		-61.02
Interest expense	35,329	65,948	112,757	150,773	136,469	-46.43	18.44
Other expenses	34,288	42,401	66,213	78,086	71,037	-19.13	20.86
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	76,808	106,362	194,388	259,725	225,955	-27.79	0.21
Income (loss) before taxes	809,560	524,298	1,068,106	1,033,567	1,471,181	54.41	161.53
Applicable income taxes (credit)	-28,688	12,704	-38,128	-57,218	-54,659		
Extraordinary items							
Income before undistributed income of subsidiaries	838,248	511,594	1,106,234	1,090,785	1,525,840	63.85	162.90
Equity in undistributed income of subsidiaries	511,706	-178,641	237,744	626,112	339,543		619.12
Bank subsidiaries	466,666	-180,351	172,005	694,433	371,558		614.57
Nonbank subsidiaries	45,040	1,710	65,739	-68,321	-32,015	2533.92	669.91
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	1,349,954	332,953	1,343,978	1,716,897	1,865,383	305.45	246.14
Memoranda							
Bank net income	1,341,666	444,649	1,422,005	1,898,433	2,046,558	201.74	204.71
Nonbank net income	45,040	1,710	65,739	1,679	-32,015	2533.92	669.91
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	17,605,603	79.72	17,539,637	73.55	17,715,155	76.14	17,021,769	15,605,161	0.38	66.42
Common and preferred stock	17,537,469	79.41	17,486,325	73.33	17,645,350	75.84	16,969,468	15,554,378	0.29	69.78
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	50,000	0.23	50,000	0.21	50,000	0.21	50,000	50,000	0.00	-80.00
Other receivables	18,134	0.08	3,312	0.01	19,805	0.09	2,301	783	447.52	
Investment in nonbank subsidiaries	1,145,250	5.19	1,020,395	4.28	1,082,581	4.65	1,005,451	1,031,030	12.24	25.30
Common and preferred stock	960,350	4.35	837,055	3.51	899,647	3.87	822,501	832,809	14.73	34.55
Excess cost over fair value	166,778	0.76	166,778	0.70	166,778	0.72	166,778	166,778	0.00	0.00
Loans, advances, notes, and bonds	16,000	0.07	16,000	0.07	16,000	0.07	16,000	31,000	0.00	-48.39
Other receivables	2,122	0.01	562	0	156	0	172	443	277.58	-14.12
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	21,695	0.10	11,524	0.05	11,524	0.05	10,376	10,375	88.26	113.85
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,515,590	11.39	4,540,085	19.04	3,798,690	16.33	3,813,105	3,240,817	-44.59	-13.42
Cash and due from unrelated depository institution	24,107	0.11	20,507	0.09	20,509	0.09	20,289	18,763	17.55	-64.62
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	772,254	3.50	713,848	2.99	639,144	2.75	603,119	566,903	8.18	5.05
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	22,084,499	100.00	23,845,996	100.00	23,267,603	100.00	22,474,109	20,473,049	-7.39	45.18
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	2,022,373	8.48	1,003,299	4.31	998,164	0	-100.00	
Borrowings with maturity over 1 year	2,866,786	12.98	3,005,237	12.60	2,959,073	12.72	3,112,257	3,592,346	-4.61	-0.73
Subordinated notes and debentures	303,868	1.38	317,151	1.33	311,260	1.34	324,212	336,064	-4.19	
Other liabilities	477,283	2.16	452,412	1.90	512,841	2.20	516,643	478,162	5.50	-16.32
Balance due to subsidiaries and related institutions	495,139	2.24	506,589	2.12	499,723	2.15	484,901	471,683	-2.26	12.26
Total liabilities	4,143,076	18.76	6,303,762	26.44	5,286,196	22.72	5,436,177	4,878,255	-34.28	6.26
Equity Capital	17,941,423	81.24	17,542,234	73.56	17,981,407	77.28	17,037,932	15,594,794	2.28	58.59
Perpetual preferred stock (income surplus)	1,855,994	8.40	1,855,994	7.78	1,855,994	7.98	1,855,994	1,420,800	0.00	559.74
Common stock	1,256,702	5.69	1,256,702	5.27	1,256,702	5.40	1,256,702	1,256,702	0.00	23.57
Common surplus	6,276,101	28.42	6,283,775	26.35	6,325,588	27.19	6,338,803	6,360,221	-0.12	63.31
Retained earnings	13,689,654	61.99	12,154,504	50.97	12,750,771	54.80	12,468,977	11,556,090	12.63	49.35
Accumulated other comprehensive income	150,180	0.68	935,696	3.92	737,989	3.17	26,262	-818,328	-83.95	
Other equity capital components	-5,287,208	-23.94	-4,944,437	-20.73	-4,945,637	-21.26	-4,908,806	-4,180,691		
Total liabilities and equity capital	22,084,499	100.00	23,845,996	100.00	23,267,603	100.00	22,474,109	20,473,049	-7.39	45.18
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries	488,839	2.21	506,589	2.12	499,723	2.15	483,248	471,399	-3.50	11.04
Notes payable to subsidiaries that issued TPS	488,839	2.21	506,589	2.12	499,723	2.15	483,248	471,399	-3.50	11.13
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	303,868	1.38	0	0	311,260	1.34	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.41	12.64	71	3.82	4.33	35	7.62	7.29	52	10.32	9.68	63	12.33	10.40	73
Bank net income / Average equity investment in banks	15.35	12.37	75	5.15	4.55	40	8.18	7.45	56	11.62	10.51	66	13.45	11.19	76
Nonbank net income / Average equity investment in nonbanks	8.24	13.40	49	0.34	7.01	30	6.48	9.75	50	0.17	7.89	22	-3.13	7.10	7
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	99.39	96.24	32	133.55	91.35	93	105.81	88.16	65	110.57	82.22	86	109.71	82.56	86
Nonbank net income / Parent net income	3.34	3.10	73	0.51	6.35	45	4.89	3.59	77	0.10	5.93	30		3.78	
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	23.09	16.87	76	35.93	20.37	79	29.40	20.06	77	31.91	20.43	75	31.28	20.88	73
Total debt / Equity capital	17.67	11.60	77	30.47	14.50	80	23.77	14.41	79	26.03	14.31	76	25.19	14.69	76
Total debt + notes payable to subs that issued TPS / Equity capital	20.40	13.82	76	33.36	16.78	81	26.55	16.67	77	28.86	16.36	76	28.21	17.10	76
Total debt + Loans guaranteed for affiliate / Equity capital	17.67	11.69	77	30.47	14.81	80	23.77	14.68	79	26.03	14.56	76	25.19	15.14	76
Total debt / Equity capital – excess over fair value	17.84	11.71	77	30.76	14.64	80	23.99	14.52	78	26.29	14.51	76	25.46	14.81	76
Long-term debt / Equity capital	17.67	11.05	78	18.94	13.39	74	18.19	13.56	75	20.17	13.04	74	25.19	13.37	76
Short-term debt / Equity capital	0	0.48	41	11.53	0.98	93	5.58	0.77	89	5.86	1.02	87	0	1.14	37
Current portion of long-term debt / Equity capital	1.69	0.06	94	0	0.05	41	1.73	0.06	94	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0.93	0.09	93	0.95	0.09	92	0.93	0.08	93	0.98	0.12	92	1.07	0.12	92
Long-term debt / Consolidated long-term debt	29.24	39.10	38	29.69	29.33	51	28.60	34.67	41	32.92	28.44	57	34.24	28.63	59
Double Leverage															
Equity investment in subs / Equity capital	104.03	103.07	56	105.40	103.11	66	104.06	102.81	60	105.40	103.22	65	106.15	103.10	68
Total investment in subs / Equity capital	104.51	108.26	50	105.80	110.49	57	104.54	110.16	48	105.81	111.07	53	106.68	112.48	57
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.27	0.25	56	1.42	0.67	77	0.54	0.47	57	0.54	0.36	63	0.51	0.35	62
Equity investment in subs – equity cap / Net income-div (X)	0.39	0.83	33		3.93		1.42	1.82	53	1.01	1.22	48	0.79	1.22	44
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	186.07	138.64	76	118.64	143.95	49	126.97	136.59	51	126.60	177.68	34	198.79	162.34	70
Cash from ops + noncash items + op expense / Op expense + dividend	137.70	130.64	56	115.31	154.33	44	135.06	147.24	53	150.90	190.27	39	215.12	174.91	71
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	13.83	103.17	18	239.67	148.07	77	99.30	134.08	31	142.08	116.34	72	160.13	103.19	87
Pretax operating income + interest expense / Interest expense	2,391.49	1,479.01	77	895.02	2,733.67	46	1,047.26	2,016.32	51	785.51	1,968.54	34	1,178.03	2,898.75	55
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,028.17	1,667.11	74	787.52	1,374.36	48	911.75	1,539.23	54	698.24	1,632.83	32	1,037.54	1,369.37	52
Dividends + interest from subsidiaries / Interest expense + dividends	196.17	153.06	72	130.77	169.52	50	133.13	150.43	50	134.29	210.80	30	212.95	188.90	64
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	3.78	41.77	11	6.27	27.95	32	3.22	35.64	12	17.74	57.11	36	28.31	33.93	57
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.26	3.64	91	13	3.69	85	13.59	3.85	87	13.74	2.64	92	17.98	2.61	96
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	1	1.79	80	0.96	2.90	75	1.06	2.66	77	1.16	5.62	72	1.09	5.50	70
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	81	0	0.07	75	0	0.08	76	0	0.19	72	0	0.21	36

BHC Name

City/State

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	49.04	78.46	33	80.98	73.92	59	74.94	81.10	54	73.71	57.84	70	42.95	57.26	37
Dividends declared / Net income	30.45	25.30	61	124.43	60.26	88	61.69	42.29	78	46.83	33.08	78	35.13	27.33	68
Net income – dividends / Average equity.....	10.72	9.64	67	-0.93	1.15	24	2.92	4.14	34	5.49	6.46	37	8	7.33	57
Percent of Dividends Paid															
Dividends from bank subsidiaries	212.86	139.49	76	150.86	166.94	58	150.77	132.17	60	149.75	178.13	44	255.60	157.73	76
Dividends from nonbank subsidiaries	0	3.97	27	0	3.69	27	0	3.41	23	8.71	7.53	78	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	212.86	193.08	69	150.86	205.70	51	150.77	174.85	52	158.46	260.40	33	255.60	215.26	71
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	65.22	36.56	76	140.56	82.59	76	87.90	60.28	76	63.42	66.55	45	81.84	60.71	74
Interest income from bank subsidiaries.....	0.03	0.11	65	0.60	0.58	71	0.22	0.36	66	0.37	0.54	68	0.21	0.52	64
Management and service fees from bank subsidiaries	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries	65.25	38.35	76	141.16	98.26	71	88.13	62.88	72	63.79	69.36	40	82.06	63.43	66
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	54.17	18	0	52.25	20	0	56.39	15	4,169.15	82.95	98		51.40	
Interest income from nonbank subsidiaries.....	0.69	2.35	69	18.36	7.62	82	0.98	7.38	67	67.48	20.25	80		18.56	
Management and service fees from nonbank subsidiaries	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38		2.96	
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43		0.15	
Operating income from nonbank subsidiaries	0.69	76.16	16	18.36	78.35	37	0.98	79.84	19	4,236.63	150.41	98		99.33	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.53	67.82	74	99.14	66.84	68	99.10	69.76	74	93.37	67.32	51	98.69	65.18	72
Interest income from bank subsidiaries.....	0.05	0.39	61	0.43	1.06	69	0.25	0.63	67	0.55	0.80	68	0.26	0.92	66
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	99.58	81.78	67	99.57	81.90	57	99.35	82.20	67	93.92	78.80	36	98.95	74.20	58
Dividends from nonbank subsidiaries	0	2.67	26	0	2.05	28	0	1.95	23	5.43	2.65	83	0	2.57	23
Interest income from nonbank subsidiaries.....	0.04	0.35	79	0.05	1.11	75	0.05	0.73	74	0.09	1.19	67	0.40	2.32	74
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	0.04	6.48	40	0.05	6.25	45	0.05	4.70	39	5.52	7.29	76	0.40	7.64	50
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34		25.05	237.31	41	49.81	135.13	45	48.41	83.37	57		87.87	
Loans and advances from subsidiaries / Total debt	15.42	28.31	50	9.48	33.86	46	11.69	27.08	47	10.90	28.33	47	12	26.53	48